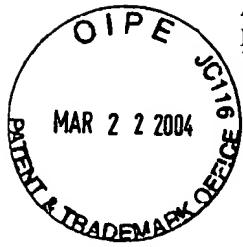


App. No. 09/965,953
Amdt. Dated 03/19/2004
Reply to Office Action of 11/19/2003



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/965,953 Confirmation No. 3331
Applicant : Kenneth J. Lancos
Filed : 09/28/2001
TC/A.U. : 2876
Examiner : Edwyn Labaze
Title : System and Method for Making Monetary Transactions Within A Coverage Area

Docket No. : 5243P001
Customer No. : 8791

Commissioner for Patents
PO Box 1450
Alexandria VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office action mailed on 11/19/2003,
please enter the following amendments and remarks in the
above-identified patent application as follows:

SPECIFICATION amendments begin on page 2.

CLAIM amendments begin on page 3.

REMARKS begin on page 14.

CONCLUSION with signature is on page 23.

03/23/2004 JADDO1 00000015 09965953

03 FC:2202 9.00 OP